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Certificate of Notice Page 1 of 9
STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

2 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

Last revised: December 1, 2017

0 Lien Avoidance

UNITED STATES BANKRUPTCY COURT District of New Jersey

In Re:	Kasey A. Martin	1		Case No.: Judge:		18-12289		
		De	ebtor(s)	ouage.				
		СН	APTER 13 PLAN	N AND MOTION	IS			
☐ Original ✓ Motions	Included		Modified/Notice Round Notice Round Notice		Date:	12/21/2018		
		THE DEB	TOR HAS FILE ER 13 OF THE E	· O FOR RELIEF I				
		YOU	UR RIGHTS MA	Y BE AFFECTE	D			
contains the Plan proporty our attorned written object may be red motions may stated in the notice. See modification alone will a wishes to contain the proposition of the proposition o	You should have received from the court a separate <i>Notice of the Hearing on Confirmation of Plan</i> , which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with Your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the <i>Notice</i> . Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included notions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.							
THIS PLAN	1 :							
	☐ DOES NOT SET FORTH II		N-STANDARD P	ROVISIONS. N	ON-STANDA	ARD PROVISIONS MUST		
COLLATE	RAL, WHICH I	MAY RESULT I		AYMENT OR N	O PAYMENT	ELY ON VALUE OF AT ALL TO THE		
			CIAL LIEN OR N S SET FORTH IN			JRCHASE-MONEY		
Initial Debt	tor(s)' Attorney	/s/ RM	Initial Debtor:	/s/ KAM	Initial Co	-Debtor		

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		and shall pay <u>467.00 Monthly</u> y 38 remaining months, for a	_ to the Chapter 13 Trustee, total plan of approximately <u>48</u>
b. The de	Future Earnings	ents to the Trustee from the fo	ollowing sources: and date when funds are available):
c. Use of	real property to satisfy plan Sale of real property Description: Proposed date for com	S	
	Refinance of real proper Description: Proposed date for com	•	
¥	Description: 87 Eldon \	respect to mortgage encumb Way, Marlton, NJ. 08053 pletion: July 20, 2019	ering property:
d.	loan modification.		e pending the sale, refinance or he payment and length of plan:
Part 2: Adequat	e Protection	X NONE	
a. Adequ		be made in the amount of \$_	to be paid to the Chapter 13
	ate protection payments will the Plan, pre-confirmation t	be made in the amount of \$_o: (creditor).	to be paid directly by the
	Claims (Including Adminis	· · · · · · · · · · · · · · · · · · ·	
		n full unless the creditor agree	
Creditor Robert Manchel		Type of Priority Attorney Fee	Amount to be Paid \$3,500
b. Domestic S Check one ✓ None	support Obligations assigned:	d or owed to a governmental	unit and paid less than full amount:
assigned			support obligation that has been than the full amount of the claim
Creditor	Type of Priority	Claim Amount	Amount to be Paid

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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on	Amount to be Paid	
			Arrears	to Creditor (In Plan)	Regular Monthly Payment (Outside
Rushmore Servicing / Ditech Financial LLC. / Seterus	\$96,000.00 87 Eldon Way, Marlton, NJ	\$24,534.66	N/A	No payments shall be paid to the creditor during the loan modification process	\$0.00
Inverness Greene Condominium Assoc.	\$96,000.00 87 Eldon Way, Marlton, NJ	\$10.00	N/A	\$10.00	regular payments
Kings Grant Open Space Association	\$96,000.00 87 Eldon Way, Marlton, NJ	\$10.00	N/A	\$10.00	regular payments

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ✓ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Ī				Interest	Amount to be Paid	Regular Monthly
				Rate on	to Creditor (In	Payment (Outside
	Creditor	Collateral or Type of Debt	Arrearage	Arrearage	Plan)	Plan)

c. Secured claims excluded from 11 U.S.C. 506: ✓ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

				Total to be Paid through the Plan
			Amount of	Including Interest Calculation
Name of Creditor	Collateral	Interest Rate	Claim	

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

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NOTE: A modification under this section ALSO REQUIRES	
the appropriate motion to be filed under Section 7 of the Plan	١.

					T-1-1		Value of	A	Total
				Scheduled	Total Collateral	Superior	Creditor	Annual Interest	1
Creditor		Collateral		Debt	Value	Liens	Interest in Collateral	Rate	
							Collateral	1 1 1 1 1 1	1 - 2 - 2 - 3 - 3
Ally Financi	al	2009 Lexus LS46	0 \$1;	3,383	\$5,200.00	n/a	\$5,200.00	4.5% In	\$5,817.00
,				,,,,,,	, -,		, ,	Re: Till	+ 0,011100
								Rate of Interest	
								interest	
								4.5% In	
Vw Credit Ir	nc	2013 Volkswagen	GTI \$9.	,075.00	\$7,350.00	n/a	\$7,350.00	Re: Till Rate of	\$8,045.00
				,	, ,		, , ,	Interest	, -, -
			•						
2.) Where	the Debtor retai	ins colla	ateral and	completes the	e Plan, pavm	ent of the ful	I amount	of the
		aim shall discha				a, pa.y			
anowed c	004.04 0.	ann onan alcone	argo arc	. сопосре	iding iidin				
e. Surrei	nder □ N	IONE							
		rmation, the sta	v is terr	minated as	to surrender	ed collateral	only under 1	1 U S C	362(a) and
		11 U.S.C 1301	•				•		` '
collateral:		11 0.0.0	00 (0)	milated in	an recpecte.	THE BESTER C		0 101101111	.9
Creditor	<u>'</u>		Collateral to be Surrendered			Value of	Surrendered	Remaining Unsecured	
							Collateral		Debt
Creditor	The foll	s Unaffected b	claims a	are unaffed	cted by the PI				
	ed Claim	s to be Paid in			e Pian 🕢 NO		-4-1 0 4-	ha Daid Ha	and the Diese
Creditor			Colla	iteral			otal Amount to	be Paid th	rough the Plan
Part 5: U	Insecure	d Claims X	NONE						
a.	Not sep	arately classif	ied allo	owed non-	oriority unsec	ured claims	shall be paid	:	
					ributed <i>pro ra</i>		•		
			-	_	•				
		Not less tha	an p	ercent					
	✓	<i>Pro Rata</i> dis	stributio	on from any	y remaining fu	unds			
	0				l II l 1	tada Sallas			
	Separa	tely classified i					VS:	A	tt. b. D-!d
Creditor			sasis for	Separate Cla	assification	Treatment		Amo	ount to be Paid
Part 6: E	xecutory	/ Contracts and	d Unex	pired Leas	ses X N	ONE			

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of

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non-residentia	ıl real property leases	in this Plan.)					
	cutory contracts and uowing, which are assu	•	es, not previou	sly rejected by	operation	of law,	are rejected,
Creditor	Arrears to be Cured in Plan	Nature of Co	ntract or Lease	Treatment by D	ebtor	Post-Petit	ion Payment
Part 7: Motio	ons NONE						
local form, No LBR 3015-1.	ans containing motio otice of Chapter 13 F A Certification of Ser Clerk of Court when	Plan Transmitt rvice, Notice o	al, within the of Chapter 13	time and in th Plan Transmit	e manne tal and va	r set for	th in D.N.J.
a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ✓ NONE The Debtor moves to avoid the following liens that impair exemptions:							
Creditor	Nature of Collateral Type of	Lien Amount o		Amoun ue of Clain teral Exempt	t of Oth	um of All her Liens gainst the Property	Amount of Lien to be Avoided
NONE	tion to Avoid Liens a	-					
	ebtor moves to reclass n Part 4 above:	sity the followin	g ciaims as un	secured and to	vola lien	s on coii	aterai
Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral		Total Amount of Lien to be Reclassified
c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE							
	ebtor moves to reclass n collateral consistent			rtially secured	and partia	ally unse	cured, and
Creditor	Collateral	Scheduled Debt		Amount to be	Secured		Amount to be Reclassified as Unsecured
Ally Financial	2009 Lexus LS460 234,000 miles	13,383.00	\$5,200.00		\$5,200.00	100	% of remaining balance
Vw Credit Inc	2013 Volkswagen GTI 129,000 miles	9,075.00	\$7,350.00		\$7,350.00	100	0% of remaining balance
D- 10 Oth	r Dian Proviniana						

a.	Vesting	of Pro	perty o	t the	Estat	e
----	---------	--------	---------	-------	-------	---

✓ Upon Confirmation☐ Upon Discharge

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b.	Pav	/ment	Notices
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Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee \square is, \checkmark is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification X NONE		
If this Plan modifies a Plan p Date of Plan being modified	-	nis case, complete the information below.
Explain below why the plan is being		Explain below how the plan is being modified:
Part 1c reflectsa loan modification for Marlton, NJ. Removed the sale of 2 Marlton, NJ. Part 10 reflects that 205 A sold. Added the following creditors to P Servicing / Ditech Financial LLC. / Seterus, Condominium Assoc., Kings Grant Open Sp Creditors from Part 4, e. Reduced the Lexus	or 87 Eldon Way, 05 Ash Road, sh Rd. Marlton was Part 4 a:Rushmore Inverness Greene pace. Removed same	
Are Schedules I and J being filed si	multaneously with t	this Modified Plan? ☐ Yes ☐ No
Part 10: Non-Standard Provision	n(s): Signatures Re	equired
Non-Standard Provisions Re NONE Explain here: Any non-standard provisions		
205 Ash Road, Marlton, NJ.	was sold, pursuant	t to court order.
The Debtor(s) and the attorn	ney for the Debtor(s	s), if any, must sign this Certification.
forth in this final paragraph.		contains no non-standard provisions other than those set
Date: Date	12/21/2018	/s/ Robert Manchel
Date		Robert Manchel
	Att	torney for the Debtor
Date: Date:		/s/ Kasey A. Martin
-	K	Kasey A. Martin

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			Debtor
Date:	Date:	12/21/2018	
			Joint Debtor
Signatures			
The Deb	otor(s) and the atto	rney for the Debt	or(s), if any, must sign this Plan.
	Date:	12/21/2018	
Date			/s/ Robert Manchel
			Robert Manchel
			Attorney for the Debtor
I certify (under penalty of p	erjury that the abo	ove is true.
Date:	12/21	/2018	/s/ Kasey A. Martin Kasey A. Martin
			Kasey A. Martin
			Debtor ///
Date:			
			Joint Debtor

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United States Bankruptcy Court
District of New Jersey

In re: Kasey A. Martin Debtor Case No. 18-12289-JNP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Jan 25, 2019 Form ID: pdf901 Total Noticed: 45

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019. +Kasey A. Martin, 87 Eldon Way, Marlton, NJ 08053-4257 +Carla Campanella, Re/Max Tri County, 2275 State Highway 33, Hamilton Square, NJ 08690-1748 db r Kings Grant Open Space Association, Marlton, NJ 08053 Rushmore Loan Mangement Services,, PO Box 55004, Irvine, CA 92619-5004 cr +Rushmore Loan Mangement Services,, PO Box 55004, Irvine, CA 926 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803 lm 517318094 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298 517440063 517318097 Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, 517318099 517374287 Sioux Falls, SD 57104-0493 517984495 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 Mason, OH 45040-8218 +Dsnb Macys, Po Box 8218, 517318101 517318102 +Evesham Municipal Utilities Authority, PO Box 467, Marlton, NJ 08053-0467 +Inverness Greene Condominium Association, c/o Simeone & Raynor, LLC, Cherry Hill, NJ 08002-2216 517323762 1522 Route 38, Cherry Hill, NJ U8UU2-2216

+Kings Grant Maintenance Association, 21 Kings Grant Drive, Marlton, NJ 08053-2

+Kings Grant Open Space Association, 50 Landings Drive, Marlton, NJ 08053-2832

Seterus, PO Box 1077, Hartford, CT 06143-1077

+Simeone & Raynor LLC, Attorneys at Law, 1522 Route 38, Cherry Hill, NJ 08002

South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091

+Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673 517318103 Marlton, NJ 08053-2807 517318104 517318108 517318109 Cherry Hill, NJ 08002-2216 517318110 517318113 +VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013 517350621 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 26 2019 00:10:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 26 2019 00:10:02 United States Trustee, smg Suite 2100, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Newark, NJ 07102-5235 E-mail/Text: bankruptcy@pepcoholdings.com Jan 26 2019 00:09:36 517318093 Atlantic City Electric, PO Box 4875, Trenton, NJ 08650-4875 517363797 E-mail/Text: ally@ebn.phinsolutions.com Jan 26 2019 00:09:03 Ally Capital, PO Box 130424, Roseville MN 55113-0004 517318092 +E-mail/Text: ally@ebn.phinsolutions.com Jan 26 2019 00:09:03 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300 E-mail/Text: bankruptcy@pepcoholdings.com Jan 26 2019 00:09:36 517334052 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600 517318096 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 26 2019 00:08:20 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 26 2019 00:09:49 517318098 Comenity Bank/Inbryant, Po Box 182789, Columbus, OH 43218-2789 E-mail/Text: mrdiscen@discover.com Jan 26 2019 00:09:05 517318100 Discover, PO Box 6103, Carol Stream, IL 60197-6103 E-mail/Text: mrdiscen@discover.com Jan 26 2019 00:09:05 517335990 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 +E-mail/Text: bncnotices@becket-lee.com Jan 26 2019 00:09:17 517318105 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096 517318106 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 26 2019 00:09:49 Lane Bryant Retail/soa, 450 Winks Ln, Bensalem, PA 19020-5932 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 26 2019 00:10:02 Midland Funding LLC, 517403398 PO Box 2011, Warren, MI 48090-2011 517351607 E-mail/PDF: cbp@onemainfinancial.com Jan 26 2019 00:07:30 ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251 +E-mail/PDF: cbp@onemainfinancial.com Jan 26 2019 00:07:29 517318107 Onemain, Evansville, IN 47706-1010 517523745 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 26 2019 00:07:16 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 26 2019 00:08:26 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, 517523746 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 517453286 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 26 2019 00:07:16 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541 517443655 E-mail/Text: bnc-quantum@quantum3group.com Jan 26 2019 00:09:55 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 E-mail/Text: bnc-quantum@quantum3group.com Jan 26 2019 00:09:55 517322145 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788 +E-mail/PDF: gecsedi@recoverycorp.com Jan 26 2019 00:07:03 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +E-mail/PDF: gecsedi@recoverycorp.com Jan 26 2019 00:07:04 Synchrony Bank, 517319544 517447698 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

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District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Jan 25, 2019 Form ID: pdf901 Total Noticed: 45

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517318111 E-mail/PDF: gecsedi@recoverycorp.com Jan 26 2019 00:08:11 Synchrony Bank/Gap,

PO Box 960017, Orlando, FL 32896-0017 517318112 E-mail/PDF: gecsedi@recoverycorp.com Jan 26 2019 00:07:36 Synchrony Bank/Old Navy,

517318112 E-mail/PDF: gecsedi@recoverycorp.com Jan 26 2019 00:07:36 Synchrony Bank/Old Navy, PO Box 960017, Orlando, FL 32896-0017

517318114 +E-mail/Text: vci.bkcy@vwcredit.com Jan 26 2019 00:10:18 Vw Credit Inc, 1401 Franklin Blvd,

Libertyville, IL 60048-4460

**** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

Ally Capital, PO Box 130424, Roseville, MN 55113-0004

cr* +Inverness Greene Condominium Association, c/o Simeone & Raynor, LLC, 1522 Route 38,

Cherry Hill, NJ 08002-2216

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 27, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,

bkgroup@kmllawgroup.com

Gary J. Zangerle on behalf of Creditor Kings Grant Open Space Association

zangerle@ZangerleLaw.comcastbiz.net

I. Dominic Simeone on behalf of Creditor Inverness Greene Condominium Association

dsimeone@srnjlawfirm.com, kraynor@srnjlawfirm.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,

summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Ally Capital ecfmail@mortoncraig.com,

mortoncraigecf@gmail.com

Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com

Robert Manchel on behalf of Debtor Kasey A. Martin manchellaw@yahoo.com

Sergio I. Scuteri on behalf of Creditor Evesham Municipal Utilities Authority sscuteri@capehart.com

Sindi Mncina on behalf of Creditor MTGLQ INVESTORS, L.P. smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12